We claim:

- 1. A method for characterizing the risk of coronary artery disease for an individual, comprising the steps of:
- (a) obtaining levels of the individual's LDL-cholesterol (LDL-C), HDL-cholesterol (HDL-C) and serum total bilirubin (bilirubin);
- (b) comparing a ratio of LDL-C/(HDL-C + bilirubin) to a predetermined level for that ratio; and,
- (c) characterizing from the comparison the risk of coronary artery disease for the individual.
- 2. The method for determining the likelihood that a patient now has severe coronary artery disease according to claim 1, wherein the levels making up the ratio are weighted so that the ratio is a whole number.